

IN THE CLAIMS:

1-8. (Canceled)

9. (Currently Amended) A computer-implemented method for ensuring non-repudiation of a payment request, the payment request being generated in a computing environment having a connection to a network, the method comprising the steps of:

receiving, over the network, the payment request together with a certificate identifying a user having caused the payment request to be generated, the certificate including certificate-identifying information and user-identifying information, the certificate further including authority information defining an authority of the user to make the payment request;

validating the certificate-identifying information and the user-identifying information included within the received certificate;

~~validating the authority information included within the received certificate by accessing a store of authority information that is coupled to the network and that is independent of the received certificate and by matching the authority information included within the received certificate to authority information that is associated with the user and that is stored in the accessed independent store of authority information, and~~

accessing a store of authority information that is coupled to the network and that is independent of the received certificate;

retrieving, from the accessed store of authority information, stored authority information that is associated with the user;

comparing the retrieved authority information with the authority information included within the received certificate to determine whether the retrieved authority information matches the authority information included within the received certificate;

validating the authority information within the received certificate only if the retrieved authority information matches the authority information included within the received certificate, and

executing of the payment request only when the certificate-identifying information, the user-identifying information and the authority information within the received certificate is successfully validated.

10. **(Original)** The method of claim 9, wherein the payment request is for a predetermined amount and wherein the payment request is authorized only when the validating steps are successful and when the authority information for the user stored in the hierarchical authority data structure lists an authorized amount for the user at least equal to the predetermined amount.

11. **(Original)** The method of claim 9, wherein the certificate received in the receiving step conforms to the X.509 standard.

12. **(Original)** The method of claim 9, wherein the authority information is configured as XML code.

13. **(Original)** The method of claim 9, wherein the XML code is compliant with a DSML standard.

14. **(Canceled)**

15. **(Currently Amended)** A software application configured to carry out a financial transaction, the application being configured to run on a computer coupled to a network, and comprising, stored on a computer-readable medium:

certificate receiving code which is configured to receive a digital certificate from a user over the network, the certificate including certificate-identifying information and user-

identifying information, the certificate further including authority information that defines an authority granted to the user to request that the financial transaction be carried out;

certificate validating code configured to enable validation of the certificate-identifying information and user-identifying information within the received certificate, and

authorization validating code configured to cause the computer to carry out steps of:

~~enable validation of the authority information within the received certificate against corresponding authority information for the user stored in a data structure that is coupled to the network and that is independent of the received certificate by accessing the data structure over the network and by matching the authority information included in the received certificate to the corresponding authority information stored in the accessed data structure~~

accessing a data structure that is coupled to the network and that is independent of the received certificate;

retrieving, from the accessed data structure, stored authority information that is associated with the user;

comparing the retrieved authority information with the authority information included within the received certificate to determine whether the retrieved authority information matches the authority information included within the received certificate;

validating the authority information within the received certificate only if the retrieved authority information matches the authority information included within the received certificate, and

executing of the financial transaction only when the authority information within the received certificate is successfully validated.

16. **(Original)** The software application of claim 15, wherein the digital certificate conforms to the X.509 standard.

17. **(Original)** The software application of claim 15, wherein the authority information is configured as XML code.

18. **(Original)** The software application of claim 17, wherein the XML code is compliant with a DSML standard.

19. **(Original)** The software application of claim 15, wherein the authority defined by the authority information within the received certificate also defines rights of the user to access predetermined data and programs within the network.

20-28. **(Canceled)**

29. **(Currently Amended)** In a computing environment having a connection to a network, computer readable code readable by a computer system in said environment, for enabling a server computer within the computing environment to both authenticate a user of a client computer within the computing environment and to verify that the user is authorized to request that the server computer carry out a requested action, comprising:

a digital certificate assigned to the user of the client computer, the digital certificate comprising a first code portion and a second code portion,

wherein the first code portion of the digital certificate is configured enable authentication of the user, the first code portion defines a public key, a certificate serial number, a certificate validity period, a digital signature of the certificate authority, and an extension field,

wherein the second code portion of the digital certificate is configured to define an authority of the user of the client computer to request that the server computer carry out the requested action, the second code portion being configured for inclusion within the extension

field of the first code portion, the authority of the user defined within the second code portion of the certificate defining access rights of the user to data and programs within the computing environment, and

~~code for accessing, over the network, a store of authority information that is independent of the digital certificate and that stores corresponding authority information, the accessing code being configured to match the authority of the user defined within the second code portion of the certificate to the corresponding authority information accessed from the independent store to validate the rights of the user to data and programs within the computing environment~~ causing the server computer to carry out steps of:

accessing a store of authority information that is coupled to the network and that is independent of the digital certificate;

retrieving, from the accessed store of authority information, authority information that is associated with the user of the client computer;

comparing the retrieved authority information with the authority information included within the digital certificate to determine whether the retrieved authority information matches the authority information included within the digital certificate;

validating the authority information within the digital certificate only if the retrieved authority information matches the authority information included within the digital certificate, and

carrying out the requested action only when the authority information within the digital certificate is successfully validated.

30. (Previously Presented) The computer readable code of claim 29, wherein the digital certificate conforms to the X.509 standard.

31. **(Previously Presented)** The computer readable code of claim 29, wherein the second code portion is configured as XML code.

32. **(Previously Presented)** The computer readable code of claim 31, wherein the XML code is compliant with a DSML standard.

33. **(Previously Presented)** The computer readable code of claim 29, wherein the authority of the user of the client computer is stored in a hierarchical authority data structure that is accessible by the server computer.